



PO BOX 1503  
SAN CARLOS CA 94070



PO Box 1503  
San Carlos, CA 94070  
(855) 451-6753  
www.upstart.com

ADDRESS SERVICE REQUESTED



Mary Connolly

BERNARDSVILLE NJ 07924-2708

December 9, 2022

Loan ID	[REDACTED]
Current Creditor	Theorem Main Master Fund LP <sup>1</sup>

Hi Mary Connolly,

Despite our repeated attempts to contact you and help you bring your account current, we still have not received payment towards your loan obligations.

As a result of your default, in accordance with your loan contract, and according to your creditor, your Upstart® loan has now been accelerated and the Total Debt Amount, \$7,686.72, is now due and payable. This is inclusive of the outstanding principal, accrued interest, and all incurred fees.

This account has been referred to a third party collection agency for collection. However, you may still contact us at (855) 451-6753 to work out a repayment plan.

If you have any concerns about this information, you can reach us at [servicing@upstart.com](mailto:servicing@upstart.com) or (855) 451-6753.

Thank you,

Upstart® Loans Operations \*

\* Theorem Main Master Fund LP is the current creditor for your Upstart® loan

<sup>1</sup> This loan was purchased from Cross River Bank, the original creditor

This communication is Confidential: to be read by addressee only

Upstart® Loan Operations Phone: (855) 451-6753  
Operating hours: Monday through Friday 6 AM to 6 PM and Saturday between 7 AM - 4 PM Pacific Time.  
Email: [servicing@upstart.com](mailto:servicing@upstart.com) [www.upstart.com](http://www.upstart.com)